

Information to identify the case:

Debtor 1	Mary M Kelly	Social Security number or ITIN	xxx-xx-2748
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 14-17560-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary M Kelly
aka Mary M Allen

10/28/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mary M Kelly
 Debtor

Case No. 14-17560-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 53

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db +Mary M Kelly, 700 N Franklin Blvd, Unit #:503, Pleasantville, NJ 08232-1572
 cr +Skyline Condominium Assn., c/o Thompson Realty, P.O. Box 57, Atlantic City 08404-0057
 514933668 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514720209 Atlantic Emergency Associates, PO Box 88087, Chicago, IL 60680-1087
 514720210 Atlanticare Regional Med Ctr, PO Box 786361, Philadelphia, PA 19178-6361
 514720211 #Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
 514720212 Boscovs, PO Box 71106, Charlotte, NC 28272-1106
 514933669 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514720222 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676)
 516335785 Capital One Bank, PO Box 17083, Charlotte, NC 28272-1083
 514720214 +City Of Pleasantville, 18 N First Street, Pleasantville, NJ 08232-2647
 514720215 +Figi, PO Box 8090, Marshfield, WI 54449-8090
 514720216 Finger Hut, PO Box 166, Newark, NJ 07101-0166
 514720220 +Ginnys, 1112 7th Avenue, Monroe, WI 53566-1364
 514720221 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
 514720228 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063
 514720229 Mason Easy-Pay, PO Box 2808, Monroe, WI 53566-8008
 514720232 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 514720233 +Pleasantville City Sewerage, 801 N New Rd, Pleasantville, NJ 08232-1311
 514720234 Rodale, PO Box 6001, Emmaus, PA 18098-0601
 514720237 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 514720235 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 514720236 +Skyline Condo Assoc, 700 1st St, Hoboken, NJ 07030-8802
 516335789 +South Jersey Gas, PO Box 577, Attn: Mrs DeMarco, Hammonton, NJ 08037-0577
 514720238 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 514801826 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516335790 Thompson Realty Co, 1613 Alantic Ave, Bountiful, UT 84010
 514720240 +Thompson Realty Co, PO Box 57, Atlantic City, NJ 08404-0057
 514720241 +US Dept Of Education, PO Box 5609, Greenville, TX 75403-5609
 514767174 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 28 2016 23:35:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 28 2016 23:35:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516335784 +EDI: HFC.COM Oct 28 2016 23:18:00 Boscovs, PO Box 17642, Baltimoer, MD 21297-1642
 514720213 +EDI: CAPITALONE.COM Oct 28 2016 23:18:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 514916356 +EDI: CITICORP.COM Oct 28 2016 23:18:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 516335786 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Oct 28 2016 23:36:29 Comcast, PO Box 3006, Southeastern, PA 19398-3006
 516335787 +EDI: RCSFNBMARIN.COM Oct 28 2016 23:18:00 Credit One, PO Box 98873, Las Vegas, NV 89193-8873
 514720217 +EDI: RMSC.COM Oct 28 2016 23:18:00 GECRB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
 514720218 +EDI: RMSC.COM Oct 28 2016 23:18:00 GECRB/TJX Cos, PO Box 965005, Orlando, FL 32896-5005
 514720219 EDI: RMSC.COM Oct 28 2016 23:18:00 GECRB/Walmart, PO Box 960024, Orlando, FL 32896-0024
 514720223 +EDI: IIC9.COM Oct 28 2016 23:18:00 I C System Inc, RE: APG Cardiology Group, PO Box 64378, Saint Paul, MN 55164-0378
 514720224 +EDI: IRS.COM Oct 28 2016 23:18:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2309
 514985663 E-mail/Text: camanagement@mtb.com Oct 28 2016 23:35:36 M&T BANK, PO BOX 840, BUFFALO, NY 14240-0840
 514953202 EDI: MERRICKBANK.COM Oct 28 2016 23:18:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 514720230 EDI: MERRICKBANK.COM Oct 28 2016 23:18:00 Merrick Bank, PO Box 30537, Tampa, FL 33630-3537
 514720231 +E-mail/Text: bankruptcydepartment@tsico.com Oct 28 2016 23:36:39 NCO Financial Services, RE: Pleasantville EMS, PO Box 15273, Wilmington, DE 19850-5273
 514980415 EDI: PRA.COM Oct 28 2016 23:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Oct 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514915028 EDI: PRA.COM Oct 28 2016 23:18:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
516335788 +EDI: CHASE.COM Oct 28 2016 23:18:00 Pier 1 Imports, 100 Pier 1 Place,
Fort Worth, TX 76102-2600
516183587 +EDI: Q3G.COM Oct 28 2016 23:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
514838330 EDI: Q3G.COM Oct 28 2016 23:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514720239 EDI: WTRNBANK.COM Oct 28 2016 23:18:00 Target Credit Card Services, PO Box 660170,
Dallas, TX 75266-0170
514799459 +EDI: BLUESTEM.COM Oct 28 2016 23:18:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
St. Cloud, MN 56303-0820

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514720226* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
514720225* Internal Revenue Service, Special Procedure Branch, PO Box 744,
Springfield, NJ 07081-0744
514720227* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515589099* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, PO Box 840, Buffalo, NY 14240)
516183586* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net
Edward M. Thompson on behalf of Creditor Skyline Condominium Assn. kato92@aol.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, as servicer for M&T BANK
bankruptcy@feinsuch.com
Seymour Wasserstrum on behalf of Debtor Mary M Kelly mylawyer7@aol.com, ecf@seymourlaw.net
TOTAL: 6